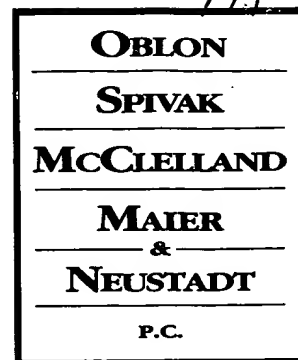


DOCKET NO: 201930US25XCONT

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ATTORNEYS AT LAW

JAMES R. BOLER
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ASSISTANT COMMISSIONER FOR PATENTS
WASHINGTON, D.C. 20231

RE: U.S. Application
Serial No: 08/935,116
Filed: September 22, 1997
Group: 2781
Inventor: David W. Deaton, et al.
For: CHECK TRANSACTION PROCESSING
METHOD AND SYSTEM

RECEIVED

FEB 06 2002

Technology Center 2100

SIR:

Attached hereto for filing are the following papers:

**RESPONSE TO OFFICE ACTION
SUBSTITUTE APPEAL BRIEF
APPENDIX I & II
APPENDIX I & II ON DISC**

Our check in the amount of \$--0.00-- is attached covering any required fees. In the event that any variance exists between the amount enclosed and the Patent Office charges for filing the above-noted documents, including any fees required under 37 CFR 1.136 for any necessary Extension of Time to make the filing of the attached documents timely, please charge or credit our Deposit Account No. 15-0030. Further, if these papers are not considered timely filed, then a petition is hereby made under 37 C.F.R. 1.136 for the necessary extension of time. A duplicate copy of this sheet is attached.

Respectfully submitted,

James R. Boler
Registration No. 37,058
Attorney of Record



22850

Tel. No.: (703) 413-3000
Fax No.: (703) 413-2220
JRB/wmp

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201930US 25X CONT

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

RE APPLICATION OF

Deaton et al.

SERIAL NO.: 08/935,116

FILED: September 22, 1997

FOR: SYSTEM, METHOD, AND DATA- :
BASE FOR PROCESSING :
TRANSACTIONS :

GROUP ART UNIT 2162

EXAMINER: S. Gravini

RESPONSE TO OFFICE ACTION

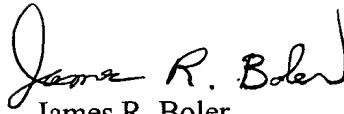
ASSISTANT COMMISSIONER FOR PATENTS
WASHINGTON, D.C. 20231

Sir:

Responsive to the Notification of Non-Compliance with 37 CFR 1.192(c) mailed 14 January 2002, a new substitute appeal brief, including Appendix I, and Appendix II, is submitted herewith in triplicate. A new disc including the claims set forth in Appendix I and the Proposed Findings of Fact and Conclusions of Law in Appendix II in WordPerfect is submitted herewith for the convenience of the Board.

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Respectfully submitted,



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